

MAR 22 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. 09/849,513 **Group Art Unit:** 3629
Applicant(s): Dennis G. Earnshaw, et al. **Examiner:** Naresh Vig
Filing Date: May 5, 2001 **Docket No.** 70325-040017
Title: ELECTRONIC TRANSACTION **Customer No.** 33717
SERVICE SYSTEM

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March 22, 2005

Date

Miyabi Grace

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
Post Office Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

Responsive to the Office Action mailed December 22, 2004, kindly enter the following amendments:

Amendments to the Claims are reflected in the listing of claims, which begin on page 2.

Remarks begin on page 7.